

INVESTOR RELEASE

May 21, 2026

UFSL HALF YEAR AND YEAR ENDED FINANCIAL & OPERATIONAL PERFORMANCE

New Delhi, May 21, 2026: Usha Financial Services Limited, an RBI registered NBFC, announced its Audited financial results for the quarter and year ended March 31, 2026.

FINANCIAL HIGHLIGHTS:**FY2026 vs FY2025**

Particulars (Rs. Lakhs)	FY2025-26	FY2024-25	YoY
Total Income	7,130.74	6,100.10	16.90%
Profit Before Tax (PBT)	3,054.26	1,766.66	72.88%
Profit After Tax (PAT)	2,246.02	1,334.86	68.26%
GNPA%	5.32%	6.05%	12.07%
Net Worth	22,967.58	20,850.61	10.15%
CRAR	53.67%	51.84%	3.53%
Loan Disbursed (Amount)	50,929.19	47,352.10	7.55%
No of Branches	15	1	1400%
No of States	30	20	50%

- Total income grew 16.90% YoY to ₹7,130.74 Lakhs, reflecting strong business momentum.
- PBT surged 72.88% YoY to ₹3,054.26 Lakhs on improved operational efficiency.
- PAT increased 68.26% YoY to ₹2,246.02 Lakhs, showcasing robust profitability growth.
- GNPA improved to 5.32% from 6.05%, indicating better asset quality and recovery performance.
- Net worth strengthened 10.15% YoY to ₹22,967.58 Lakhs, reinforcing financial stability.
- Total Loans and Advances (AUM) stood at Rs. 39,608.45 Lakhs as on March 31, 2026.
- Capital Adequacy Ratio (CRAR) has increased by 3.53% YoY.
- Total Loan Disbursed in FY26 was of Rs.50,929.19 Lakhs vs of Rs 47,352.02 Lakhs in FY25, Increased by 7.55%.
- Branch network expanded from 1 to 15 branches, strengthening physical presence across regions.
- Geographic footprint increased to 30 states from 20 states, enhancing pan-India reach.
- The Company is accelerating its retail expansion strategy with plans to open 20 new branches during the current year.
- The Company is actively exploring opportunities in the emerging green financing segment to drive sustainable growth.



We Support Your Goals

USHA FINANCIAL SERVICES LIMITED

CIN: L74899DL1995PLC068604

Registered Office: Plot No. 73, First Floor, Patparganj Industrial Area, Delhi- 110092

Email: Usha.nbfc@gmail.com, Website: www.ushafinancial.com

Speaking about the performance and recent updates, Usha Financial Services Limited CEO and Director Mrs. Geeta Goswami said: “Announcing our financial results post-listing is a significant milestone for Usha Financial Services Ltd. With significant growth in AUM, strong revenue momentum, and improved margins driven by operational efficiency, FY26 has been robust. While maintaining healthy AUM growth, the Company has also focused on diversifying its business operations to build a more balanced and sustainable portfolio. Our expanding presence across 30 states, 80% women borrower base, and a strong network of 100+ NBFC partners reflect the trust we've built. Going forward, the Company is planning to open 20 additional branches during the current financial year to further strengthen its reach and customer accessibility. We are also exploring opportunities in the green finance segment as part of our long-term sustainable growth strategy. We remain committed to sustained, long-term growth in the periods ahead.”

ABOUT USHA FINANCIAL SERVICES LIMITED

Usha Financial Services Limited (UFSL) is a Delhi-based, RBI-registered and NSE-SME listed Non-Banking Financial Company (NBFC) dedicated to providing accessible, innovative, and inclusive financial solutions to individuals and businesses across India. With a clear mission to drive economic empowerment, UFSL offers a broad portfolio of services including MSME loans, green financing, and loans to NBFC serving in different sectors throughout India.

By combining financial expertise with a strong commitment to responsible lending, UFSL plays a vital role in fostering sustainable development and supporting underserved segments of the economy. The company's emphasis on financial literacy, innovation, and impact-driven growth continues to position it as a trusted enabler of progress in India's evolving financial landscape.

NSE SYMBOL: [USHAFIN](#)

Website: <https://www.ushafinancial.com/>

For more information, please contact:

Name: Ms. Kritika

Designation: Company Secretary and Compliance Officer

Email ID: compliance@ushafinancial.com

Disclaimer

Certain statements in this document that are not historical facts, are forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political, or economic developments, industry risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Usha Financial Services Limited will not be responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.